

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

GOLDMAN & BESLOW, LLC

Attorneys at Law

7 Glenwood Avenue, Suite 311B

East Orange, NJ 07017

(973) 677-9000

David G. Beslow, Esq. #DGB-5300

Attorneys for Debtor(s), Annette Sonia
Anderson

In Re:

ANNETTE SONIA ANDERSON,
Debtor

Case No.: 19-14119

Judge: JKS

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by Freedom Mortgage Corporation, creditor,

A hearing has been scheduled for May 26, 2022, at 10:00 a.m..

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☐ Payments have been made in the amount of \$ _____, but have not been accounted for. Documentation in support is attached.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows (explain your answer):

☒ Other (explain your answer):

I do not dispute the amount of arrears owed. I will provide my counsel with a check for \$4,300 on 5/13, leaving a balance of \$1,848.62 through May 2022. I propose to pay that balance over 12 months by making an additional payment of \$154.05 per month while also making my ongoing monthly mortgage payments in the ordinary course starting in June 2022.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: May 9, 2022

/s/ Annette Anderson
Debtor's Signature

Date: _____

A. Anderson
Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.